

Debtor 1	John Bernard O'Brien		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			
Case number	23-11108		

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Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Lexus
 Model: GX
 Year: 2018
 Approximate mileage: 30,000
 Other information:

VIN No. JTJBM7FX8J5201625.
 Value approximate, based on
 Kelly Blue Book value as of
 August 2023. Debt/lien amount
 per September 2022 statement;
 likely higher.

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:
 Creditors Who Have Claims Secured by Property*.

Current value of the
 entire property?

Current value of the
 portion you own?

\$36,766.00

\$36,766.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 pages you have attached for Part 2. Write that number here.....=>

\$36,766.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Used furniture, small appliances, bedding, and kitchenware in
 two-bedroom apartment, most originally purchased at Restoration
 Hardware outlet approximately 10 years ago. Value per eBay search for
 comparable used items in August 2023.

\$4,147.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
 including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

Two older 42" Samsung TVs (purchased over eight years ago); Apple
 desktop computer (late 2015 model); Apple iPad (Wifi model, 2-3 years
 old); Apple iPhone 8 (battery needs replacement). Value per eBay
 search for comparable used items in August 2023.

\$445.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;
 other collections, memorabilia, collectibles

- ☐ No
☒ Yes. Describe.....

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Five framed poster prints and three oil paintings (purchased many years ago). Value per eBay search for comparable used items in August 2023.

\$1,114.00

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

Men's bicycle (Specialized Sirrus 1.0, older model, purchased on Facebook Marketplace for \$200); bicycle pump; bicycle helmet; kickboard. Value per eBay search for comparable used items in August 2023.

\$286.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Everyday jackets, suits, shirts, pants, and shoes. Value per eBay search for comparable used items in August 2023.

\$1,899.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Men's platinum wedding ring (bought used on eBay over 10 years ago when debtor lost original; value per eBay search for comparable used item in September 2023), older men's Sport Sail Michele watch (purchased over 10 years ago; value estimated at half the price of a new watch of the same model).

\$1,018.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information.....

Multiple bottles of wine (no "collector" labels; value estimated at approximately half of retail value); ten bottles of Cattier champagne (value estimated at half of retail value); misc. household decorations of nominal value.

\$834.00

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$9,743.00

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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash on hand
as of petition
date.

\$69.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

JPMorgan Chase Bank, N.A. '3586 (balance as of August 2023 statement) (balance does not include \$2,602 monthly Venmo payment to estranged wife for court-ordered DSO, processed on petition date but reflected in balance as of following day)

17.1. Checking

\$414.84

Goldman Sachs Bank USA ("Marcus") (balance per August 2023 statement) (balance does not include electronic payments to cover divorce attorney fee listed below, rent prepayment listed below, or \$1,994 in ordinary living expenses for debtor and his son, all processed on or before petition date but reflected in balance postpetition)

17.2. Savings

\$554.97

First American Bank '8101. Value listed represents debtor's 50% interest. Fully encumbered.

17.3. Checking

\$42.92

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

All equity interests in O'Brien Metal, Inc., a defunct metal fabrication business. All assets voluntarily surrendered to senior lienholder Beverly Bank & Trust Company N.A. on April 21, 2022, and corporation administratively dissolved on October 14, 2022. Failure of company is direct cause of personal bankruptcy filing.

100 %

\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

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- ☐ Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☐ No
☒ Yes. Institution name or individual:

Prepayment for legal services in bankruptcy (partially or entirely earned)	Adelman & Gettleman, Ltd.	\$10,000.00
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Prepayment for legal services in divorce.	Overmann Family Law, PLLC	\$3,000.00
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September Rent (electronic payment initiated prepetition but accepted 9/5)	Eugenie Terrace on the Park	\$4,310.00
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23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☐ No
☒ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

Morgan Stanley 529 Education Savings Plan, for the benefit of minor son. Balance as of June 30, 2023. No contributions made for over two years.	\$72,559.36
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25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☐ No
☒ Yes. Give specific information about them...

Proceeds from sale of primary residence (1817 N. Orleans Street, Chicago IL), held in escrow per 12/2/22 order of judge in Kentucky divorce action (Boone Circuit Court, Fourth Division). Held by Ruth B. Jackson, Esq., Jackson Family Law, Crestview Hills, KY. Value listed represents debtor's 50% interest. Fully encumbered.	\$90,000.00
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O'Brien Revocable Trust. Revocable trust established March 20, 2019 for the benefit of the debtor, his wife, and their son, but no property ever transferred to it.	\$0.00
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26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

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27. Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2021 Tax Refund; Return Filed 8/22/23

Federal

\$972.00

2021 Tax Refund; Return Filed 8/22/23

State

\$1,315.00

2022 Tax Refund; Return Filed 8/22/23

Federal

\$1,924.00

2022 Tax Refund; Return Filed 8/22/23

State

\$814.00

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

John Hancock Life Insurance Company
(U.S.A.) Whole Life Insurance Policy, No.
****8970. Debtor is the insured and owner.
Value is net cash surrender value per
policy summary dated 8/7/23. \$500,000
net death benefit. Fully encumbered.

Susan O'Brien (spouse)

\$36,380.83

State Farm - Automotive Policy No. 468
1176-E11-13J covering 2018 Lexus.
Monthly premium is \$128.41.

John B. O'Brien

\$0.00

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State Farm - Personal Articles Policy No.
13-BC-R923-4. Monthly premium is
\$21.83. Covers wife's diamond
engagement ring (in her possession).

John B. O'Brien

\$0.00

State Farm - Homeowners Policy No.
73-L1-Z645-2. Monthly premium is
\$22.58.

John B. O'Brien

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$222,356.92

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ No

☒ Yes. Give specific information.....

1,305,761 Marriott Rewards points. Subject to asserted claim of estranged wife in divorce proceeding.

Unknown

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			\$0.00
56. Part 2: Total vehicles, line 5	\$36,766.00		
57. Part 3: Total personal and household items, line 15	\$9,743.00		
58. Part 4: Total financial assets, line 36	\$222,356.92		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	+	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$268,865.92	Copy personal property total	\$268,865.92
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$268,865.92

Fill in this information to identify your case:

Debtor 1	John Bernard O'Brien		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	23-11108		

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2018 Lexus GX 30,000 miles VIN No. JTJBM7FX8J5201625. Value approximate, based on Kelly Blue Book value as of August 2023. Debt/lien amount per September 2022 statement; likely higher. Line from <i>Schedule A/B</i> : 3.1	\$36,766.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Everyday jackets, suits, shirts, pants, and shoes. Value per eBay search for comparable used items in August 2023. Line from <i>Schedule A/B</i> : 11.1	\$1,899.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Men's platinum wedding ring (bought used on eBay over 10 years ago when debtor lost original; value per eBay search for comparable used item in September 2023), older men's Sport Sail Michele watch (purchased over 10 years ago; value estimated at half the Line from <i>Schedule A/B</i> : 12.1	\$1,018.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Cash on hand as of petition date. Line from Schedule A/B: 16.1	\$69.00	<input checked="" type="checkbox"/> \$69.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Checking: JPMorgan Chase Bank, N.A. '3586 (balance as of August 2023 statement) (balance does not include \$2,602 monthly Venmo payment to estranged wife for court-ordered DSO, processed on petition date but reflected in balance as of following day) Line from Schedule A/B: 17.1	\$414.84	<input checked="" type="checkbox"/> \$414.84 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Savings: Goldman Sachs Bank USA ("Marcus") (balance per August 2023 statement) (balance does not include electronic payments to cover divorce attorney fee listed below, rent prepayment listed below, or \$1,994 in ordinary living expenses for debtor and his Line from Schedule A/B: 17.2	\$554.97	<input checked="" type="checkbox"/> \$554.97 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Morgan Stanley 529 Education Savings Plan, for the benefit of minor son. Balance as of June 30, 2023. No contributions made for over two years. Line from Schedule A/B: 24.1	\$72,559.36	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(j)
Proceeds from sale of primary residence (1817 N. Orleans Street, Chicago IL), held in escrow per 12/2/22 order of judge in Kentucky divorce action (Boone Circuit Court, Fourth Division). Held by Ruth B. Jackson, Esq., Jackson Family Law, Crestview Hills, K Line from Schedule A/B: 25.1	\$90,000.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-906
Federal: 2021 Tax Refund; Return Filed 8/22/23 Line from Schedule A/B: 28.1	\$972.00	<input checked="" type="checkbox"/> \$972.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
State: 2021 Tax Refund; Return Filed 8/22/23 Line from Schedule A/B: 28.2	\$1,315.00	<input checked="" type="checkbox"/> \$1,315.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Federal: 2022 Tax Refund; Return Filed 8/22/23 Line from Schedule A/B: 28.3	\$1,924.00	<input checked="" type="checkbox"/> \$674.19 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
John Hancock Life Insurance Company (U.S.A.) Whole Life Insurance Policy, No. ****8970. Debtor is the insured and owner. Value is net cash surrender value per policy summary dated 8/7/23. \$500,000 net death benefit. Fully encumbered. Beneficiary: Susan O' Line from Schedule A/B: 31.1	\$36,380.83	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	John Bernard O'Brien		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	23-11108		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Alro Steel Corporation <small>Creditor's Name</small>	\$19,763.76	\$85.84	\$19,677.92
<p>Describe the property that secures the claim:</p> <p>Checking: First American Bank '8101. Value listed represents debtor's 50% interest. Fully encumbered.</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</p>			
<p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p>			
<p>4501 James Place Melrose Park, IL 60160 <small>Number, Street, City, State & Zip Code</small></p>			
<p>Date debt was incurred 11/2021 Last 4 digits of account number 2871</p>			
<p>Third-Party Citation to Discover Assets served 7/26/23</p>			

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First Name Middle Name Last Name

2.2 Beverly Bank & Trust Co. **Describe the property that secures the claim:** \$250,000.00 \$180,000.00 \$110,408.22
Creditor's Name

10258 South Western Ave
Chicago, IL 60643

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred 5/6/2009

Last 4 digits of account number 5701

2.3 Beverly Bank & Trust Co. **Describe the property that secures the claim:** \$250,000.00 \$36,380.83 \$110,408.22
Creditor's Name

10258 South Western Ave
Chicago, IL 60643

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred 5/6/2009

Last 4 digits of account number 5701

Debtor 1 John Bernard O'Brien Case number (if known) 23-11108

First Name Middle Name Last Name

2.4 Chase Auto Finance Describe the property that secures the claim: \$38,586.27 \$36,766.00 \$1,820.27

Creditor's Name

2018 Lexus GX 30,000 miles
VIN No. JTJBM7FX8J5201625. Value
approximate, based on Kelly Blue
Book value as of August 2023.
Debt/lien amount per September 2022
statement; likely higher.

PO Box 71220
Philadelphia, PA
19176-6220

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that
apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a
community debt

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured
car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred Last 4 digits of account number 5803

2.5 Citizens Bank, N.A. Describe the property that secures the claim: \$33,210.95 \$180,000.00 \$0.00

Creditor's Name

Proceeds from sale of primary
residence (1817 N. Orleans Street,
Chicago IL), held in escrow per
12/2/22 order of judge in Kentucky
divorce action (Boone Circuit Court,
Fourth Division). Held by Ruth B.
Jackson, Esq., Jackson Family Law,
Cr

c/o Colette M. Willer, Esq.
Reed Smith LLP
10 S. Wacker Dr., 40th Fl.
Chicago, IL 60606-7507

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that
apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a
community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured
car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$341,560.98

If this is the last page of your form, add the dollar value totals from all pages.

\$341,560.98

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[] Name, Number, Street, City, State & Zip Code
JPMorgan Chase Bank NA
PO Box 90133
Fort Worth, TX 76101

On which line in Part 1 did you enter the creditor? 2.4

Last 4 digits of account number 5803

Debtor 1 John Bernard O'Brien Case number (if known) 23-11108
First Name Middle Name Last Name

[] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.4
JPMorgan Chase Bank NA
PO Box 901098 Last 4 digits of account number 5803
Fort Worth, TX 76101

[] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.1
Stein & Rotman
Attn: Stuart J. Stein, Esq. Last 4 digits of account number ____
645 Landwehr Rd
Northbrook, IL 60062

☐ Check if this is an amended filing

12/15

☐ No. Go to Part 2.

☐ Yes.

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	<p>Abt</p> <p>Nonpriority Creditor's Name 1200 N. Milwaukee Road Glenview, IL 60025</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
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Last 4 digits of account number 0199

\$1,600.00

When was the debt incurred? March 2022

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify HVAC repair for former residence (1817 N. Orleans St., Chicago, IL).

Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.2	Acoustic Ceiling and Partition Co. Nonpriority Creditor's Name 3500 E. Ellsworth Rd. Ann Arbor, MI 48108 Number Street City State Zip Code	Last 4 digits of account number _____	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	
<hr/>			
4.3	Adam Robinson Nonpriority Creditor's Name c/o Richard Zito, Esq. 200 E Randolph Drive, Ste 5100 Chicago, IL 60601 Number Street City State Zip Code	Last 4 digits of account number _____	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	
<hr/>			
4.4	American Express National Bank Nonpriority Creditor's Name 115 West Towne Ridge Parkway Sandy, UT 84070 Number Street City State Zip Code	Last 4 digits of account number <u>1008</u>	\$171,284.20
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal guaranty of commercial loans.</u>	

Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.5	American Express National Bank Nonpriority Creditor's Name P.O. Box 96001 Los Angeles, CA 90096 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7001 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Business Platinum credit card.</u>	\$98,696.90
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4.6	Capital One Spark Business Card Nonpriority Creditor's Name PO Box 6492 Carol Stream, IL 60197 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0379 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Business credit card.</u>	\$7,242.00
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4.7	ComEd Nonpriority Creditor's Name PO Box 6111 Carol Stream, IL 60197-6111 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	\$0.00
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Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.8	<p>Community Reinvestment Fund, USA</p> <p>Nonpriority Creditor's Name 801 Nicollet Mall, Suite 1700 West Minneapolis, MN 55402</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 8324</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Personal guaranty of business loan to O'Brien Metal, Inc.</u></p>	<p>\$49,940.00</p>
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4.9	<p>David Reyes, Jr.</p> <p>Nonpriority Creditor's Name 5724 West Addison Chicago, IL 60634</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number</p> <p>When was the debt incurred? 10/4/21 - 11/12/21</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Personal liability for wages not paid by O'Brien Metal, Inc., inclusive of penalty. Default judgment entered against debtor.</u></p>	<p>\$21,288.47</p>
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4.10	<p>Elston Industrial Lofts, LLC</p> <p>Nonpriority Creditor's Name 500 W. Fullerton Attn: Jim Moller Chicago, IL 60614</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Personal guaranty of commercial lease of O'Brien Metal, Inc. originally dated 2/10/15.</u></p>	<p>\$124,389.49</p>
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Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.1 1	Fifth Third Bank Nonpriority Creditor's Name 5001 Kingsley Drive MD 1MOB19 Cincinnati, OH 45227-5300 Number Street City State Zip Code	Last 4 digits of account number 4194	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	

4.1 2	First American Bank Nonpriority Creditor's Name 80 Stratford Drive Bloomingdale, IL 60108 Number Street City State Zip Code	Last 4 digits of account number 7970	\$0.00
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Fees allegedly incurred in excess of payoff amount of mortgage on former residence (1817 N. Orleans St., Chicago, IL).</u>	

4.1 3	Goldman Sachs Bank USA Nonpriority Creditor's Name Salt Lake City Branch Lockbox 6112 PO Box 7247 Philadelphia, PA 19170-6112 Number Street City State Zip Code	Last 4 digits of account number	\$6,000.00
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal credit card (Apple Card).</u>	

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

4.1 4	H.D. Roseth & Associates, Ltd. Nonpriority Creditor's Name 302 Saunders Road, Suite 200 Riverwoods, IL 60015 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$5,750.00 When was the debt incurred? 2021 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Preparation of tax returns.
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4.1 5	Illinois Department of Labor Nonpriority Creditor's Name 160 North LaSalle, Suite C-1300 Chicago, IL 60601 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2331 \$1,000.00 When was the debt incurred? 8/4/23 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Administrative fee for David Reyes wage claim, No. 21-0002331.
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4.1 6	Illinois Department of Revenue Nonpriority Creditor's Name Bankruptcy Department 1755 Lake Cook Road Deerfield, IL 60015 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Included for notice purposes only.
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Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.1 7	Illinois Dept of Employment Security Nonpriority Creditor's Name Benefit Payment Control Division PO Box 4385 Chicago, IL 60680 Number Street City State Zip Code	Last 4 digits of account number _____ \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Included for notice purposes only.	

4.1 8	LeJeune Steel Company Nonpriority Creditor's Name 118 W. 60th St. Minneapolis, MN 55419 Number Street City State Zip Code	Last 4 digits of account number _____ \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Included for notice purposes only.	

4.1 9	Liebovich Steel & Aluminum Co Nonpriority Creditor's Name 2116 Preston Street Rockford, IL 61102 Number Street City State Zip Code	Last 4 digits of account number _____ \$0.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Included for notice purposes only.	

Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.2
0**McMaster-Carr Supply Company**Nonpriority Creditor's Name
PO Box 94930
Cleveland, OH 44101-4930
Number Street City State Zip Code**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number

\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Included for notice purposes only.

4.2
1**MidAmerican Energy Services, LLC**Nonpriority Creditor's Name
PO Box 8019
Davenport, IA 52808-8019
Number Street City State Zip Code**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number

4631

\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Included for notice purposes only.

4.2
2**Mulligan Funding LLC**Nonpriority Creditor's Name
4715 Viewridge Ave
Att: Accounting Dept.
San Diego, CA 92123
Number Street City State Zip Code**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number

\$95,403.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Personal guaranty of commercial loan.

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

4.2 3	Northwestern Medicine Nonpriority Creditor's Name 211 East Ontario Street Suite 1600 Chicago, IL 60611 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6545 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical treatment.</u>	\$787.98
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4.2 4	Peoples Gas Nonpriority Creditor's Name 200 E. Randolph St. Chicago, IL 60601-6302 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3155 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Gas service for former residence (1817 N. Orleans St., Chicago, IL).</u>	\$1,540.12
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4.2 5	Robert and Mary Lou O'Brien Nonpriority Creditor's Name 1730 N. Attley Place Tampa, FL 33624 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal loans from family.</u>	\$64,100.00
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Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.2
6

Social Security Administration

Last 4 digits of account number

\$0.00

Nonpriority Creditor's Name

Office of the General Counsel

Attn: Bankruptcy

6401 Security Boulevard

Baltimore, MD 21235

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Included for notice purposes only.

4.2
7

Susan O'Brien

Last 4 digits of account number

\$0.00

Nonpriority Creditor's Name

c/o Ruth B. Jackson, Esq.

Jackson Family Law

553 Centre View Blvd.

Crestview Hills, KY 41017

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Included for notice purposes only. Divorce proceeding is pending and domestic support obligations are ongoing, but no amounts were owed as of the petition date.

Debtor 1 John Bernard O'Brien

Case number (if known)

23-11108

4.2 8	U.S. Department of the Treasury Nonpriority Creditor's Name Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	\$0.00
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4.2 9	U.S. Small Business Administration Nonpriority Creditor's Name Attn: EIDL Administration Washington, DC 20416 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>7801</u> When was the debt incurred? <u>5/21/2020</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal guaranty of COVID relief EIDL Loan to O'Brien Metal, Inc.</u>	\$150,000.00
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4.3 0	Verizon Nonpriority Creditor's Name P.O. Box 489 Newark, NJ 07101-0489 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Included for notice purposes only.</u>	\$0.00
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Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

4.3
1

Zeigler Associates, Ltd.

Last 4 digits of account number

\$0.00

Nonpriority Creditor's Name

507 Apache Trail

Lake Villa, IL 60046-7301

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Included for notice purposes only.**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

American Express National Bank

4315 S. 2700 West

Salt Lake City, UT 84184

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1008

Name and Address

Babcock Scott & Babcock P.C.

370 South Temple, 4th Floor

Salt Lake City, UT 84111

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Biehl & Biehl, Inc.

325 E. Fullerton Ave.

Carol Stream, IL 60188

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.20 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

5363

Name and Address

Blitt and Gaines P.C.

775 Corporate Woods Parkway

Vernon Hills, IL 60061

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

7291

Name and Address

Community Reinvestment Fund, Inc.

PO Box 86

Minneapolis, MN 55486-2830

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8324

Name and Address

Dickinson Wright, PLLC

55 West Monroe Street, Suite 1200

Chicago, IL 60603

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

FinWise Bank

756 E. Winchester St., Ste 100

Salt Lake City, UT 84107

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Name and Address
First American Bank
700 Busse Road
Attn: David J. Leeney
Elk Grove Village, IL 60007

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Hall & Evans LLC
1001 Seventeenth Street, Suite 300
Attn: Clinton L. Coberly, Esq.
Denver, CO 80202

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.18 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Illinois Department of Labor
160 N. LaSalle St., Ste C-1300
Chicago, IL 60601

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Mages & Price Attorney at Law
1110 W. Lake Cook Road, Suite 385
Attn: Marc Price
Buffalo Grove, IL 60089

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.22 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Mark V. Heusel, Esq.
350 S. Main St., Ste 300
Ann Arbor, MI 48104

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Martin D. Tasch, Esq.
Momkus LLP
1001 Warrenville Road, Suite 500
Lisle, IL 60532

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Northwestern Medicine
PO Box 4090
Carol Stream, IL 60197

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.23 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

6545

Name and Address
Peoples Gas
PO Box 6050
Carol Stream, IL 60197-6050

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.24 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

3155

Name and Address
Schoenberg Finkel Beederman Bell
Glazer
300 S. Wacker, Suite 1500
Attn: Daniel Beederman, Michael
Friman
Chicago, IL 60606

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
U.S. Small Business Administration
2 North Street, Suite 320
Birmingham, AL 35203

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
U.S. Social Security Administration

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Illinois District Office
332 S. Michigan Ave, Suite 600
Chicago, IL 60604

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Verizon
500 Technology Drive
Suite 550
Weldon Spring, MO 63304

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.30 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Zwicker & Associates P.C.
80 Minuteman Road
Attn: Beathan Regan
Andover, MA 01810

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.4 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Zwicker & Associates, P.C.
1551 South Washington Ave., Suite
404
Attn: Brandon G. Stanislaus, Esq.
Piscataway Township, NJ 08854

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.4 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Zwicker & Associates, P.C.
100 Corporate Woods, Suite 230
Attn: Brandon G. Stanislaus, Esq.
Rochester, NY 14623

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 4.4 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	<u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$	<u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	<u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>	
Total claims from Part 2	6f. Student loans	6f.	\$	<u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	<u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	<u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	<u>799,022.16</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>799,022.16</u>	

Fill in this information to identify your case:

Debtor 1	John Bernard O'Brien		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	23-11108		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Comcast PO Box 70219 Philadelphia, PA 19176-0219	Basic Xfinity cable and internet services.
2.2	ComEd PO Box 6111 Carol Stream, IL 60197-6111	Electrical service for apartment.
2.3	Eugenie Terrace SPE, LLC 1110 Jorie Blvd., Ste. 300 Attn: Building Manager Oak Brook, IL 60523	Chicago Apartment Lease Contract for residential lease of 1730 N. Clark St., Chicago, IL, Apartment 4111, ending October 2024.
2.4	Jennifer Scholl Overmann, Esq. Overmann Family Law, PLLC 309 Artillery Park Drive, Suite 202 Ft Mitchell, KY 41017	Engagement letter for representation in divorce, date February 10, 2023.
2.5	John Hancock Life Insurance Company 200 Berkeley Street Boston, MA 02116	Whole life insurance policy No. 46 548 970. Debtor is owner, insured, and beneficiary. Death benefit is \$500,000. As of January 2021 statement, cash surrender value was \$32,269.57.
2.6	State Farm One State Farm Plaza Bloomington, IL 61710	Automotive insurance policy No. 468 1176-E11-13J.
2.7	State Farm One State Farm Plaza Bloomington, IL 61710	Personal articles insurance policy No. 13-BC-R923-4.

Debtor 1 John Bernard O'Brien Case number (if known) 23-11108

Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease <small>Name, Number, Street, City, State and ZIP Code</small>		State what the contract or lease is for
2.8	State Farm One State Farm Plaza Bloomington, IL 61710	Homeowners insurance policy No. 73-L1-Z645-2.

Fill in this information to identify your case:

Debtor 1	John Bernard O'Brien		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	23-11108		

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

- ☐ Schedule D, line _____
☒ Schedule E/F, line 4.10
☐ Schedule G _____
Elston Industrial Lofts, LLC

3.2 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

- ☐ Schedule D, line _____
☒ Schedule E/F, line 4.22
☐ Schedule G _____
Mulligan Funding LLC

3.3 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

- ☐ Schedule D, line _____
☒ Schedule E/F, line 4.29
☐ Schedule G _____
U.S. Small Business Administration

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.4 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.4
☐ Schedule G _____
American Express National Bank

3.5 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
Acoustic Ceiling and Partition Co.

3.6 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.8
☐ Schedule G _____
Community Reinvestment Fund, USA

3.7 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.5
☐ Schedule G _____
American Express National Bank

3.8 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.6
☐ Schedule G _____
Capital One Spark Business Card

3.9 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.11
☐ Schedule G _____
Fifth Third Bank

3.10 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.18
☐ Schedule G _____
LeJeune Steel Company

3.11 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.3
☐ Schedule G _____
Adam Robinson

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.12 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☒ Schedule D, line 2.5
☐ Schedule E/F, line _____
☐ Schedule G _____
Citizens Bank, N.A.

3.13 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.19
☐ Schedule G _____
Liebovich Steel & Aluminum Co

3.14 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.20
☐ Schedule G _____
McMaster-Carr Supply Company

3.15 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.21
☐ Schedule G _____
MidAmerican Energy Services, LLC

3.16 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
ComEd

3.17 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
David Reyes, Jr.

3.18 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.15
☐ Schedule G _____
Illinois Department of Labor

3.19 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.30
☐ Schedule G _____
Verizon

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.20 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.16
☐ Schedule G _____
Illinois Department of Revenue

3.21 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.17
☐ Schedule G _____
Illinois Dept of Employment Security

3.22 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.26
☐ Schedule G _____
Social Security Administration

3.23 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☐ Schedule D, line _____
☒ Schedule E/F, line 4.28
☐ Schedule G _____
U.S. Department of the Treasury

3.24 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
Alro Steel Corporation

3.25 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
Beverly Bank & Trust Co.

3.26 O'Brien Metal, Inc.
1953 N. Clybourn Ave.
Chicago, IL 60614

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
Beverly Bank & Trust Co.

Fill in this information to identify your case:

Debtor 1 John Bernard O'Brien

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 23-11108
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
☒ Not employed

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ N/A

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$ 0.00	\$ N/A
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$ N/A
5e. Insurance	5e.	\$ 0.00	\$ N/A
5f. Domestic support obligations	5f.	\$ 0.00	\$ N/A
5g. Union dues	5g.	\$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+	\$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 0.00	\$ N/A
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 0.00	\$ N/A
8b. Interest and dividends	8b.	\$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 212.00	\$ N/A
8d. Unemployment compensation	8d.	\$ 0.00	\$ N/A
8e. Social Security	8e.	\$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$ 0.00	\$ N/A
8g. Pension or retirement income	8g.	\$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h.+	\$ 0.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ 212.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 212.00	\$ N/A
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
	11.	+\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12.	\$ 212.00	
Combined monthly income			
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain: I am actively looking for work and hope to get a job sometime in the near future.			

Fill in this information to identify your case:

Debtor 1 John Bernard O'Brien

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 23-11108
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son (joint custody)

14

☒ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,219.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 22.58

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 John Bernard O'Brien

Case number (if known) 23-11108

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	50.03
6b. Water, sewer, garbage collection	6b. \$	190.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	255.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies		7. \$ 500.00
8. Childcare and children's education costs		8. \$ 823.00
9. Clothing, laundry, and dry cleaning		9. \$ 200.00
10. Personal care products and services		10. \$ 100.00
11. Medical and dental expenses		11. \$ 150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ 440.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books		13. \$ 300.00
14. Charitable contributions and religious donations		14. \$ 50.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	540.14
15b. Health insurance	15b. \$	277.42
15c. Vehicle insurance	15c. \$	128.41
15d. Other insurance. Specify: <u>Personal articles policy</u>	15d. \$	21.83
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		16. \$ 0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	756.87
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		18. \$ 1,603.00
19. Other payments you make to support others who do not live with you. Specify: <u>Additional child care (e.g., medical, camps, sports, etc.)</u>		\$ 500.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____		21. +\$ 0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.		\$ 11,127.28
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$
22c. Add line 22a and 22b. The result is your monthly expenses.		\$ 11,127.28
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.		23a. \$ 212.00
23b. Copy your monthly expenses from line 22c above.		23b. -\$ 11,127.28
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		23c. \$ -10,915.28
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes.		
<div style="border: 1px solid black; padding: 5px;"> <p>Explain here: I have been living primarily on my savings and irregular income, but do not expect to be able to maintain my current expenses if I cannot obtain continued financial support from family or regular employment in the near future.</p> </div>		

Fill in this information to identify your case:

Debtor 1 John Bernard O'Brien
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Illinois

Case number 23-11108
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.


Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x  x
Signature of Debtor 1

Signature of Debtor 2

Date 09/06/2023
MM / DD / YYYY

Date _____
MM / DD / YYYY